

eps

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About eps

General information about eps

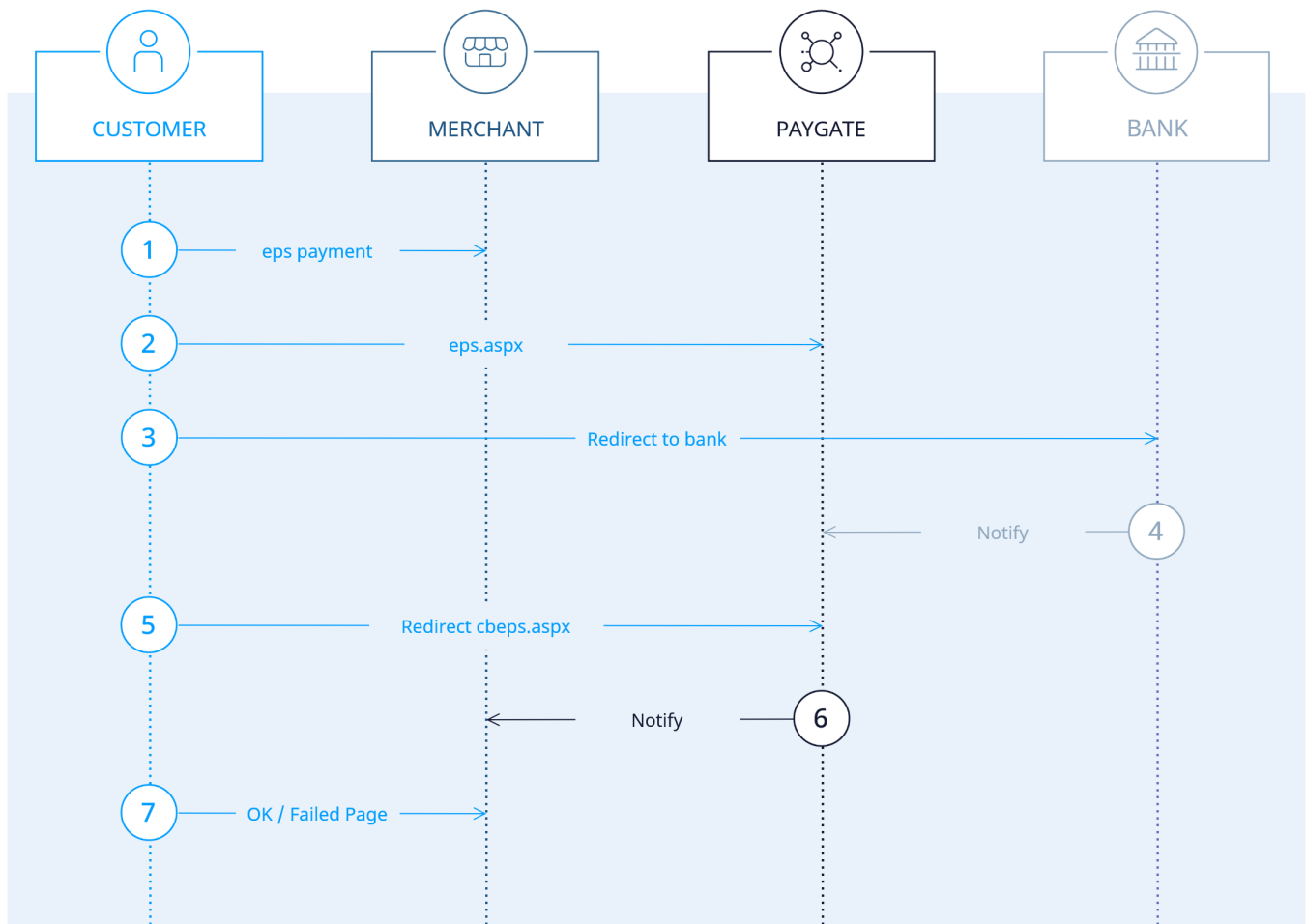
In Austria Computop Paygate supports online money transfer with the Austrian Electronic Payment Standard (EPS). EPS is an established system for e-commerce payments in Austria offering a payment guarantee to the merchant. The customer can use the familiar and trusted online banking of its own credit institution, just the same as with online banking.

With online banking, the data disclosed in the online transfer is encrypted with SSL (Secure Sockets Layer) to prevent manipulation.

Logo	
Info	In Austria the online bank transfer with eps is very widespread in E-commerce and thus an interesting addition to the payment mix. Additionally the merchant gets a payment guarantee.
Type	Payments by Online Bank Transfer

Further information can be found on the webpage of eps (<https://eps-ueberweisung.at/>).

Process flow chart



eps process flow

Paygate interface

Definitions

Data formats

Format	Description
a	alphabetical
as	alphabetical with special characters
n	numeric
an	alphanumeric
ans	alphanumeric with special characters
ns	numeric with special characters
bool	boolean expression (true or false)
3	fixed length with 3 digits/characters
..3	variable length with maximum 3 digits/characters
enum	enumeration of allowed values
dtm	ISODateTime (YYYY-MM-DDThh:mm:ss)

Abbreviations

Abbreviation	Description	Comment
CND	condition	
M	mandatory	If a parameter is mandatory, then it must be present
O	optional	If a parameter is optional, then it can be present, but it is not required
C	conditional	If a parameter is conditional, then there is a conditional rule which specifies whether it is mandatory or optional

Notice: Please note that the names of parameters can be returned in upper or lower case.

Calling the eps interface

The eps connection with a Paygate form can be either direct or via PPRO, where the interface form and process are largely identical. With the PPRO connection there are a few added parameters which are explained separately in the table. Subsequent credits and batch transfer credits can only be made with the PPRO connection.

To make a payment in Austria with eps online transfer via a Paygate form, please use the following URL:

<https://www.computop-paygate.com/eps.aspx>

Notice: For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the [encrypted payment request parameters](#):

Notice: An eps connection via iFrame is not possible due to eps regulations and will be prevented technically.

Key	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
RefNr	ns..30	M	Unique reference number. In case of PPRO: Only characters a-zA-Z0-9,-_ are allowed, format ans..40.
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
Option Date	ans10	OC	Not with PPRO: desired payment execution date in the format YYYY-MM-DD
Order Desc	ans..768	M	Intended use on statement of account (max 35 digits) With PPRO: Description of purchased goods, unit prices etc.
Order Desc2	ans..384	C	Not with PPRO: Number and description of purchased products, individual prices, comma-separated list, no special characters allowed
Account owner	ans3..50	OC	Obligatory for PPRO: Name of account holder
IBAN	ans..34	OC	Obligatory for PPRO: International Bank Account Number for SEPA
BIC	ans..11	OC	Obligatory for PPRO: Bank Identifier Code for SEPA
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)

UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
URLSuccess	ans..256	M	Complete URL which calls up Paygate if payment has been successful. The URL may be called up only via port 443. This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter UserData. i Common notes: - We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate - However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.
URLFailure	ans..256	M	Complete URL which calls up Paygate if payment has been unsuccessful. The URL may be called up only via port 443. This URL may not contain parameters: In order to exchange values between Paygate and shop, please use the parameter UserData. i Common notes: - We recommend to use parameter "response=encrypt" to get an encrypted response by Paygate - However, fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess/URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.
Response	a7	O	Status response sent by Paygate to URLSuccess and URLFailure , should be encrypted. For this purpose, transmit Response=encrypt parameter.
URLNotify	ans..256	M	Complete URL which Paygate calls up in order to notify the shop about the payment result. The URL may be called up only via port 443. It may not contain parameters: Use the UserData parameter instead. i Common notes: - Before follow-up actions (capture / credit / reversal) are carried out on an existing transaction, the first Notify must have been answered by the shop. - Fraudster may just copy the encrypted DATA-element which are sent to URLFailure and send the DATA to URLSuccess/URLNotify. Therefore ensure to check the "code"-value which indicates success/failure of the action. Only a result of "code=00000000" should be considered successful.
ReqID	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action. Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly. Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.
Selling Point	ans..50	C	Only with PPRO: Selling point
Service	ans..50	C	Only with PPRO: products or service sold
Channel	ans..64	OC	Only with PPRO: configuration channel of the PPRO contract (account and ContractID are stored in the system). If it exists, it may overwrite channels stored in the system
Language	a2	O	Only with PPRO: 2-letter language code (e.g.. de) that should be preferred when presenting payment pages to the consumer
Plain	ans..50	O	A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID. "Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.
Custom	ans..1024	O	"Custom"-parameter is added to the request data before encryption and is part of encrypted "Data" in Computop Paygate request. By this they are protected against manipulation by a consumer. The Custom-value is added to the Computop Paygate response in plain text and the "I" is replaced by a "&". By this you can put a single value into Custom-parameter and get multiple key-value-pairs back in response for your own purpose.

Parameters for online transfers with eps

The following table gives the result parameters which Computop Paygate transmits to **URLSuccess** or **URLFailure** and **URLNotify**. If you have specified the **Response=encrypt** parameter, the following parameters are sent **Blowfish encrypted** to your system:

i pls. be prepared to receive additional parameters at any time and do not check the order of parameters

i the key (e.g. mid, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop

PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
Status	a..50	M	OK, AUTHORIZED (URLSuccess) or FAILED (URLFailure). with PPRO also AUTHORIZE_REQUEST
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes (A4 Error codes)
RefNr	ns..30	O	Unique reference number. In case of PPRO: Only characters a-zA-Z0-9,-_ are allowed, format ans..40.
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)
UserData	ans..1024	O	If specified at request, Paygate forwards the parameter with the payment result to the shop.
AccOwner	ans3..50	M	Name of account holder
IBAN	ans..34	OC	Obligatory for PPRO: International Bank Account Number for SEPA
BIC	ans..11	OC	Obligatory for PPRO: Bank Identifier Code for SEPA
PaymentPurpose	ans..26	C	Only with PPRO: Purpose of payment
PaymentGuarantee	a..12	C	Only with PPRO: NONE= no payment guarantee, VALIDATED= customer account valid, but no payment guarantee, FULL= payment guarantee Notice: This parameter is only returned if the Status=OK.
ErrorText	ans..128	C	Only with PPRO: Detailed PPRO error message. Notice: Is returned only if Status=FAILED. Use is possible only in agreement with Computop Helpdesk .
TransactionID	an..20	O	Only with PPRO: Unique transaction number from PPRO
Plain	ans..50	O	A single value to be set by the merchant to return some information unencrypted in response/notify, e.g. the MID. "Plain"-parameter is part of encrypted "Data" in Computop Paygate and therefore protected against manipulation.
Custom	ans..1024	O	"Custom"-parameter is added to the request data before encryption and is part of encrypted "Data" in Computop Paygate request. By this they are protected against manipulation by a consumer. The Custom-value is added to the Computop Paygate response in plain text and the "]" is replaced by a "&". By this you can put a single value into Custom-parameter and get multiple key-value-pairs back in response for your own purpose.

Result parameters for URLNotify, URLSuccess and URLFailure in case of eps

Credit with reference

Credits (refunds) are possible via a Server-to-Server connection. Eps credits are only allowed with the PPRO connection. Paygate permits only credits for eps that reference on a capture previously made via Paygate. The amount of the Credit is limited to the amount of the previous capture.

To carry out a credit with a reference transaction, please use the following URL:

<https://www.computop-paygate.com/credit.aspx>

Notice: For security reasons, Computop Paygate rejects all payment requests with formatting errors. Therefore, please use the correct data type for each parameter.

The following table describes the [encrypted payment request parameters](#):

Key	Format	CND	Description
MerchantID	ans..30	M	MerchantID, assigned by Computop. Additionally this parameter has to be passed in plain language too.
PayID	an32	M	ID assigned by Paygate for the payment to be credited

TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
MAC	an64	M	Hash Message Authentication Code (HMAC) with SHA-256 algorithm. Details can be found here: HMAC Authentication (Request) HMAC Authentication (Notify)
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
ReqID	ans..32	O	To avoid double payments or actions (e.g. by ETM), enter an alphanumeric value which identifies your transaction and may be assigned only once. If the transaction or action is submitted again with the same ReqID, Computop Paygate will not carry out the payment or new action, but will just return the status of the original transaction or action. Please note that the Computop Paygate must have a finalized transaction status for the first initial action (authentication /authorisation). This does not apply to 3-D Secure authentications that are terminated by a timeout. The 3-D Secure Timeout status does not count as a completed status in which the ReqID functionality on Paygate does not take effect. Submissions with identical ReqID for an open status will be processed regularly. Notice: Please note that a ReqID is only valid for 12 month, then it gets deleted at the Paygate.

Parameters for credits of eps payments

The following table describes the result parameters with which the Computop Paygate responds to your system

 pls. be prepared to receive additional parameters at any time and do not check the order of parameters

 the key (e.g. mid, RefNr) should not be checked case-sensitive

Key	Format	CND	Description
mid	ans..30	M	MerchantID, assigned by Computop
PayID	an32	M	ID assigned by Paygate for the payment, e.g. for referencing in batch files as well as for capture or credit request.
XID	an32	M	ID for all single transactions (authorisation, capture, credit note) for one payment assigned by Paygate
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
Status	a..50	M	OK or AUTHORIZED (URLSuccess) as well as FAILED (URLFailure)
Description	ans..1024	M	Further details in the event that payment is rejected. Please do not use the Description but the Code parameter for the transaction status analysis!
Code	an8	M	Error code according to Paygate Response Codes (A4 Error codes)
ErrorText	ans..128	C	Detailed PPRO error message. Notice: Is returned only if Status=FAILED. Use is possible only in agreement with Computop Helpdesk .

Result parameters for credits of eps payments

Batch processing via the interface

Basic information about using Batch files and about their structure can be found in the Batch Manager manual. Within batch processing not all functions are available which are usually available for the online interface.

This section describes the parameters which must be transferred with the data set (**Record**) for executing an eps credit and which information can be found within the response file about the payment status.

Notice: Please note that Batch processing for eps is possible only via PPRO connection.

Following table gives an overview of all batch versions that are possible for a specific action and their specialities:

Action	Version	Description
Credit	1.0 / 2.0	Standard version without return of parameter Code
	1.x / 2.x	with RefNr (valid for all versions other than 1.0)

Description of the possible batch versions

The structure for an eps credit within a Batch file to be submitted is the following:

```
HEAD,<MerchantID>,<Date>,<Version>
EPS,Credit,<PayID>,<TransID>,<RefNr>,<Amount>,<Currency>
FOOT,<CountRecords>,<SumAmount>
```

Example for Master MID function:

```
HEAD,[Master]MerchantID,Date,2.x
Type,Action,[Slave]MID,Amount,Currency,TransID,Data (depends on Action)
FOOT,CountRecords,SumAmount
```

The following table describes the individual fields and values used within the data set (record) in the batch file:

Key	Format	CND	Description
Type	a..11	M	HEAD for Header, FOOT for Footer, EPS for direct eps
Action	a..20	M	The parameter Action defines the type of transaction: Credit
Amount	n..10	M	Amount in the smallest currency unit (e.g. EUR Cent). Please contact the Computop Helpdesk , if you want to capture amounts <100 (smallest currency unit).
Currency	a3	M	Currency, three letters DIN / ISO 4217, e.g. EUR, USD, GBP. Please find an overview here: A1 Currency table
TransID	ans..64	M	TransactionID provided by you which should be unique for each payment
RefNr	ns..30	O	Unique reference number. In case of PPRO: Only characters a-zA-Z0-9,-_ are allowed, format ans..40.
PayID	an32	M	ID assigned by Paygate for this transaction

Description of fields within the record for Batch files

The record area within the response file for Batch transactions looks the following way:

```
HEAD,<MerchantID>,<Date>,<Version>
EPS,Credit,<PayID>,<TransID>,<RefNr>,<Amount>,<Currency>,<Status>,<Code>
FOOT,<CountRecords>,<SumAmount>
```

The following table describes the response parameters which the Batch Manager saves in the Record area for each transaction (standard parameters not explained here, such as <TransID> or <RefNr> and request parameters are returned unchanged and correspond to the call as specified before):

Key	Format	CND	Description
Action	a..20	M	The parameter Action defines the type of transaction: Credit
PayID	an32	M	ID assigned by Paygate for this transaction
Status	a..50	M	OK (URLSuccess) or FAILED (URLFailure)
Code	an8	M	Error code according to Paygate Response Codes (A4 Error codes)

Description of result parameters within the record for Batch files